



How does your home measure up?

See how much a flood could cost you.

When it comes to floods—*America's #1 natural disaster*—a few inches of flooding in your home can mean thousands of dollars in cleanup and replacement costs NOT COVERED by your homeowners insurance policy.

Take a measure of all you stand to lose in a flood.

Place the tape measure below against a wall in your home and then look around to see what could be destroyed in a flood.

**Remember, without flood insurance...
you pay all the costs.**



FEMA



The National Flood Insurance Program (NFIP) is managed by the Federal Emergency Management Agency (FEMA), a component of the U.S. Department of Homeland Security (DHS). All claims and expenses are funded by insurance premiums, not tax dollars.



Floods can happen anywhere.

Up to 25% of all flood claims come from people in low to moderate-risk areas. In a high-risk area, there's a 1 in 4* chance of being flooded.

Replace warped or broken doors, extensive exterior painting, major loss of personal items such as furniture, television, VCR/DVD, clothes, shoes, toys.

Cost:

\$5,867.00⁺

Total Cost:

\$29,205.00

Federal disaster assistance is rare.

The President must declare a disaster before financial aid is available. Even then, it's usually in the form of loans you have to pay back... with interest.

Major repairs to furnace and A/C, replace portions of electrical system.

Cost:


\$3,305.00⁺

Total Cost:

\$23,338.00

Flood insurance is for everyone.

Even if you've been flooded before, you can still buy flood insurance. Contents insurance is also available.



- Structural damage, replace built-in cabinets, fridge and contents.

Cost:

\$4,650.00[†]

Total Cost:

\$20,033.00

You may be required to have flood insurance already.

If you live in a high-risk Special Flood Hazard Area (SFHA), the purchase of flood insurance is mandatory for loans issued by federally regulated lenders.

- Replace some furniture, more drywall, computer CPU, some CDs, books, kitchenware, flooring, repainting, clean exterior siding.

Cost:

\$6,771.00[†]

Total Cost:

\$15,383.00

Most insurance agents sell it.

Call **1-888-724-6390** or go online at **FloodSmart.gov/measure** to find the nearest insurance agent selling flood insurance.

- Cleanup, replace some drywall, baseboard molding and new carpeting.

Cost:

\$8,612.00[†]

* Represents the chance of flooding over a 30-year period.

[†] Dollar amounts are for illustrative purposes only and represent potential flood damage to a fictional rancher-style home. Replacement and repair costs vary from state to state and home to home.